David C. White From:

Subject: Truth in Lending

Date: Mar 16, 2005

Proposal: Regulation Z - Truth In Lending

Document ID: R-1217

Press Release Date: 12/03/2004

David C White Name:

Affiliation: Category of Affiliation:

5614 Horn Lake Rd Address1: Address2:

City:

Memphis State: TN

UNITED STATES Country:

Country Code: 840

PostalCode: n/a

Comments:

Zip:

@@@I would like to see restrictions on unsolicited mail by credit card companies, specifically relating to convenience checks and offers for new cards. I think an opt out program should be put in place much like the Federal do not call list for telemarketers. I get particularly aggravated thinking about the possibility of identity theft if somehow one of those solicitations gets intercepted by a neighbor or other person unknown to me. Imagine a dishonest person getting to spend at will via an unsolicited "convenience" check sent to me by my credit card company.

38109

-----

IP: 64.12.116.201

User Agent: Mozilla/4.0 (compatible; MSIE 6.0;

AOL 9.0; Windows NT 5.0; .NET CLR 1.1.4322)